

Please type a plus sign (+) inside this box



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

Complete if Known

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

2

Application Number

09/991,379

Filing Date

November 15, 2001

First Named Inventor

Mascavage, John Joseph et al.

Group Art Unit

2161

Examiner Name

Attorney Docket Number

020375-002710US

RECEIVED

## U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant, Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
<i>MM</i>	AA	5,757,917	B1	Rose et al.	05-26-1998	
<i>MM</i>	AB	5,826,241	B1	Stein et al.	10-20-1998	
<i>MM</i>	AC	5,899,980	B1	Wilf et al.	05-04-1999	
<i>MM</i>	AD	5,987,140	B1	Rowney et al.	11-16-1999	
<i>MM</i>	AE	5,987,429	B1	Maritzen et al.	11-16-1999	
<i>MM</i>	AF	6,029,150	B1	Kravitz	02-22-2000	
<i>MM</i>	AG	6,070,798	B1	Netherly	06-06-2000	
<i>MM</i>	AH	6,098,053	B1	Slater	08-01-2000	
<i>MM</i>	AI	6,122,625	B1	Rosen	09-19-2000	
<i>MM</i>	AJ	6,246,996	B1	Stein et al.	06-12-2001	
	AK					
	AL					
	AM					
	AN					
	AO					
	AP					
	AQ					
	AR					
	AS					
	AT					

MAR 25 2002

Technology Center 2100

RECEIVED  
JUN 07 2002

GROUP 3600

## FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant, Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
<i>MM</i>	AU	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
<i>MM</i>	AV	PCT	WO 00/54122	A2	Ancestry.Com, Inc.	09-14-2000		
<i>MM</i>	AW	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
<i>MM</i>	AX	PCT	WO 02/05195	A1	First Data Corp.	01-17-2002		
	AY							
	AZ							
	BA							

Examiner Signature

*[Handwritten Signature]*

Date

Considered

2-25-03

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

DE 7065493 v1

Please type a plus sign (+) inside this box →

MAR 22 2002

PTO/SB/08B (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449B/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 2

### Complete if Known

Application Number	09/991,379
Filing Date	November 15, 2001
First Named Inventor	Mascavage, John Joseph et al.
Group Art Unit	2161
Examiner Name	
Attorney Docket Number	020375-002710US

RECEIVED

MAR 25 2002

Technology Center 2100

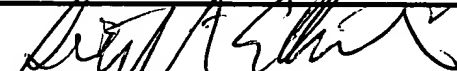
### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
MA	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!-The Way to Get Paid</i> , Intell-A-check Product Overview, downloaded from website <a href="http://www.icheck.com/">http://www.icheck.com/</a> on 02/07/2000.	
MA	BC	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website <a href="http://www.telecheck.com/">http://www.telecheck.com/</a> on 2/7/2000.	
MA	BD	CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website <a href="http://www.paypal.com/">http://www.paypal.com/</a> on 2/7/2000.	
MA	BE	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website <a href="https://ssl.idealab.com/">https://ssl.idealab.com/</a> on 2/16/00.	
	BF		
	BG		
	BH		
	BI		
	BJ		
	BK		
	BL		

RECEIVED

JUN 07 2002

GROUP 3600

Examiner Signature		Date Considered	2-25-03
-----------------------	---	--------------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.  
DE 7065493 v1